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FORM B1 UNITED STATES BANKRUPTCY NORTHERN DISTRICT OF ILLIN CHICAGO DIVISION (EASTER	NOIS	Voluntary Petition				
Name of Debtor (if individual, enter Last, First Middle): Ojeda, Jose	Name of Joint Debtor (Spouse) (if individual, e Ojeda, Judy	enter Last, First Middle):				
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in th (include married, maiden, and trade names):	ne last 6 years				
Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No (if more than one, state all): xxx-xx-0270	Last four digits of Soc. Sec. No. / Complete El one, state all): xxx-xx-5835					
Street Address of Debtor (No. and Street, City, State and Zip Code): 1730 N. Whipple, 3rd Flr. Chicago, IL 60647	Street Address of Joint Debtor (No. and Street 1730 N. Whipple, 3rd Flr. Chicago, IL 60647	t, City, State and Zip Code):				
County of Residence or of the Principal Place of Business: Cook	County of Residence or of the Principal Place Cook	of Business:				
Mailing Address of Debtor (if different from street address): 1730 N. Whipple, 3rd Flr. Chicago, IL 60647	Mailing Address of Joint Debtor (if different from 1730 N. Whipple, 3rd Flr. Chicago, IL 60647	m street address):				
Location of Principal Assets of Business Debtor (if different from street address above):						
Information Regarding the Deb	tor (Check the Applicable Boxes)				
 Venue (Check any applicable box) ✓ Debtor has been domiciled or has had a residence, principal place of b preceding the date of this petition or for a longer part of such 180 days ☐ There is a bankruptcy case concerning debtor's affiliate, general partners 	than in any other District.	for 180 days immediately				
Type of Debtor (Check all boxes that apply)	Chapter or Section of Bankrupto					
☑ Individual(s) ☐ Railroad ☐ Corporation ☐ Stockbroker ☐ Partnership ☐ Commodity Broker ☐ Other ☐ Clearing Bank	the Petition is Filed (Chapter 7 Chapte Chapter 9 Chapte Section 304 - Case ancillary to for	r 11 ☑ Chapter 13 r 12				
Nature of Debts (Check one box)	Filing Fee (Ch	eck one box)				
 ✓ Consumer/Non-Business ☐ Business ☐ Check all boxes that apply ☐ Debtor is a small business as defined by 11 U.S.C. Sec. 101. ☐ Debtor is & elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional) 	Must attach signed application for	Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments.				
Statistical/Administrative Information (Estimates only) ☐ Debtor estimates that funds will be available for distribution to unsecure Debtor estimates that, after any exempt property is excluded and admin there will be no funds available for distribution to unsecured creditors.	ed creditors.	SPACE IS FOR COURT USE ONLY				
Estimated Number of Creditors 1-15 16-49 50-99 10	00-199 200-999 1000-Over					
Estimated Assets \$0 to \$50,001 to \$100,001 to \$500,001 to 1,000,001 to \$10,000, \$10,000 \$50,000 \$100,000 \$500,000 \$1 million \$10 million \$50 million	001 to \$50,000,001 to More than llion \$100 million					
Stimated Debts \$0 to \$50,001 to \$100,001 to \$500,001 to 1,000,001 to \$10,000,001 to \$50,000 \$100,000 \$500,000 \$1 million \$10 million \$50 million	001 to \$50,000,001 to More than llion \$100 million					

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(Official Form 1)(12/03) Document	Page 2 of 29	FORM B1, Page 2
Voluntary Petition (page 2) (This page must be completed and filed in every case)	Name of Debtor(s): Jose Ojeda Judy Ojeda	
Prior Bankruptcy Case(s) Filed Within Last	6 Years (If more than two, attach add	litional sheet)
Location Where Filed: None	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case(s) Filed by any Spouse, Partner	r or Affiliate of this Debtor (If more	than one, attach additional sheet)
Name of Debtor: None	Case Number:	Date Filed:
District:	Relationship:	Judge:
Sigr	natures	
Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	(To be completed if debtor is required to file 10Q) with the Securities and Exchange Co of the Securities Exchange Act of 1934 and Exhibit A is attached and made Exh (To be completed if debtor is an individual debts) I, the attorney for the petitioner name	mmission pursuant to Section 13 or 15(d) d is requesting relief under chapter 11) de a part of this petition. ibit B whose debts are primarily consumer med in the foregoing petition, declare
X /s/ Jose Ojeda Jose Ojeda V /s/ Judy Ojeda	that I have informed the petitioner named in may proceed under chapter 7, 11, 12, or 1 have explained the relief available under each	3 of title 11, United States Code, and ach such chapter.
X /s/ Judy Ojeda Judy Ojeda	/s/ Robert J. Adams & Associ	
	Robert J. Adams & Associa	ates Date
Telephone Number (If not represented by an attorney) 02/01/2005 Date	Does the debtor own or have possession of pose a threat of imminent and identifiable h	of any property that poses or is alleged to narm to public health or safety?
Signature of Attorney X /s/ Robert J. Adams & Associates	☑ No	d and made a part of this petition.
Robert J. Adams & Associates Robert J. Adams & Associates Bar No. 0013056 Robert J. Adams & Associates 125 S. Clark, Ste. 1810 Chicago, IL 60603	Signature of Non-Attor I certify that I am a bankruptcy petition pre that I prepared this document for compens debtor with a copy of this document.	parer as defined in 11 U.S.C. § 110,
	Printed Name of Bankruptcy Peti	ition Preparer
Phone No.(312) 346-0100 Fax No.(312) 346-6228 02/01/2005 Date	Social Security Number	
Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Address Names and Social Security numbers of all assisted in preparing this document:	other individuals who prepared or
Y	If more than one person prepared this doc conforming to the appropriate official form	
X	X	
Printed Name of Authorized Individual	Signature of Bankruptcy Petition	Preparer
Title of Authorized Individual	Date A bankruptcy petition preparer's failure to and the Federal Rules of Bankruptcy Proc	

Date

imprisonment or both (11 U.S.C. § 110; 18 U.S.C. § 156).

Document Page 3 of 29 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Jose Ojeda CASE NO

Judy Ojeda

CHAPTER 13

SCHEDULE A (REAL PROPERTY)

Description And Location Of Property	Nature Of Debtor's Interest In Property	Husband, Wife, Joint Or Community	Current Market Value Of Debtor's Interest In Property, Without Deducting Any Secured Claim Or Exemption	Amount Of Secured Claim
None				
		•	\$0.00	\$0.00

JNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Jose Ojeda CASE NO

Judy Ojeda

CHAPTER 13

SCHEDULE B (PERSONAL PROPERTY)

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Cash	J	\$10.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		MB Bank	J	\$50.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	x			
4. Household goods and furnishings including audio, video and computer equipment.		5 rooms	J	\$500.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	x			
6. Wearing apparel.		Clohtes	J	\$100.00
7. Furs and jewelry.	x			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	x			
10. Annuities. Itemize and name each issuer.	x			
		Tota	l >	\$660.00

JNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Jose Ojeda CASE NO

Judy Ojeda

CHAPTER 13

Total >

\$660.00

SCHEDULE B (PERSONAL PROPERTY)

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	x			
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	х			
13. Interests in partnerships or joint ventures. Itemize.	х			
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	x			
15. Accounts receivable.	x			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	x			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	x			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			

JNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Jose Ojeda CASE NO

Judy Ojeda

CHAPTER 13

Total >

\$4,660.00

SCHEDULE B (PERSONAL PROPERTY)

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	x			
21. Patents, copyrights, and other intellectual property. Give particulars.	x			
22. Licenses, franchises, and other general intangibles. Give particulars.	x			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		1999 Dodge Inrepid Sedan with 105,000 miles	J	\$4,000.00
24. Boats, motors, and accessories.	x			
25. Aircraft and accessories.	x			
26. Office equipment, furnishings, and supplies.	x			
27. Machinery, fixtures, equipment, and supplies used in business.	x			
28. Inventory.	x			
29. Animals.	x			
30. Crops - growing or harvested. Give particulars.	x			
31. Farming equipment and implements.	x			
		Tota		\$4,660,00

INITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Jose Ojeda CASE NO

Judy Ojeda

CHAPTER 13

Total >

\$4,660.00

SCHEDULE B (PERSONAL PROPERTY)

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
32. Farm supplies, chemicals, and feed.	x			
33. Other personal property of any kind not already listed. Itemize.	x			
		Total		\$4,660,00

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IN RE: Jose Ojeda CASE NO

Judy Ojeda

CHAPTER

SCHEDULE C (PROPERTY CLAIMED AS EXEMPT)

Debtor elects the exemptions to which debtor is entitled under: (Check one box)

11 U.S.C. Sec. 522(b)(1): Exemptions provided in 11 U.S.C. Sec. 522(d). Note: These exemptions are available only in certain states.

√ 11 U.S.C. Sec. 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
Cash	735 ILCS 5/12-1001(b)	\$10.00	\$10.00
MB Bank	735 ILCS 5/12-1001(b)	\$50.00	\$50.00
5 rooms	735 ILCS 5/12-1001(b)	\$500.00	\$500.00
Clohtes	735 ILCS 5/12-1001(a), (e)	\$100.00	\$100.00
1999 Dodge Inrepid Sedan with 105,000 miles	735 ILCS 5/12-1001(c)	\$0.00	\$4,000.00
		\$660.00	\$4,660.00

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IN RE:	Jose Ojeda		 CASE NO		
	Debt	or	(If Know	n)	
	Judy Ojeda		 CHAPTER 13		

Joint Debtor

SCHEDULE D (CREDITORS HOLDING SECURED CLAIMS)

CHAPTER 13

☐ Check this box	if c	debto	or has no creditors holding secured claims	to r	ерс	ort (on Schedule D.	
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: B20040225164124 Wheels Chgo			DATE INCURRED: 02/2004 NATURE OF LIEN: Automobile COLLATERAL:				\$8,625.00	\$4,625.00
6229 N. Western Chicago, IL 60659		•	1999 Dodge Intrepid REMARKS: 105,000 miles				,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	, ,
			COLLATERAL VALUE: \$4,000.00					
Nocontinuation sheets attache	d		Total for this Page (Sub				\$8,625.00	\$4,625.00
			Running	Tot	al >	•	\$8,625.00	\$4,625.00

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IN RE: Jose Ojeda CASE NO

Judy Ojeda

CHAPTER 13

SCHEDULE E (CREDITORS HOLDING UNSECURED PRIORITY CLAIMS)

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on Schedule	E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) if claims in that category are listed on the attached sheets	s)
Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. Sec. 507(a)(2).	
Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees, up to a maximum of \$4,925* per employee, earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided by 11 U.S.C. Sec. 507(a)(3).	
Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. Sec. 507(a)(4).	
Certain farmers and fishermen Claims of certain farmers and fishermen, up to a maximum of \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. Sec. 507(a)(5).	
Deposits by individuals Claims of individuals up to a maximum of \$2,225* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. Sec. 507(a)(6).	
Alimony, Maintenance, or Support Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. Sec. 507(a)(7).	
Taxes and certain other debts owed to governmental units Taxes, customs duties, and penalties owing to federal, state, and local government units as set forth in 11 U.S.C. Sec. 507(a) (8).	
Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. Sec. 507(a)(9).	
Administrative allowances under 11 U.S.C. Sec. 330 Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. Secs. 326, 328, 329 and 330.	
* Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.	
1 continuation sheets attached	

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	Debtor		_	(If Known)
	Judy Ojeda		CHAPTER 1	3

SCHEDULE E (CREDITORS HOLDING UNSECURED PRIORITY CLAIMS)

Continuation Sheet No. 1

Joint Debtor

	TYPE OF PRIORITY	Admin	istra	ative	allowances					
CREDITOR'S NAM INCLUI	IE AND MAILING AD DING ZIP CODE	DRESS	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
ACCT #:					DATE INCURRED: 02/01/2005					
Robert J. Adams 125 S Clark St S Chicago, IL 6060	te 1810			J	CONSIDERATION: Attorney Fees REMARKS:				\$2,410.00	\$2,410.00

Total for this Page (Subtotal) > Running Total >

\$2,410.00 \$2,410.00 \$2,410.00 \$2,410.00

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N RE:	Jose Ojeda	Document	CASE NO	
	Debtor			(If Known)
	Judy Ojeda		CHAPTER	13
	Joint Debtor			10

SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on Schedule F.							
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 98040000493816095			DATE INCURRED: 04/1998				
Avco Financial Service 7809 W 159th St Orland Hills, IL 60477		-	CONSIDERATION: Automobile REMARKS:				\$3,898.00
ACCT #: 390			DATE INCURRED: 12/2004				
Calvary Portfolio/collection Po Box 27288 Tempe, AZ 85282		-	CONSIDERATION: Collecting for - Sprint PCS REMARKS:				\$314.00
ACCT #: 6021819 City Of Chicago Dept. of Revenue Bureau of Parking 333 S. State, Room 540 Chicago, IL 60604-3977 Attn: Bankruptcy Unit	_	-	DATE INCURRED: CONSIDERATION: Parking Fines REMARKS:				\$8,000.00
ACCT #: Commonwealth Edison Bill Payment Center Chicago, IL 60668-0001		-	DATE INCURRED: CONSIDERATION: Utility REMARKS:				\$800.00
ACCT #: 690341042 Credit Protect Assoc 1355 Noel Rd Suite 2100 Dallas, TX 75240		-	DATE INCURRED: 05/2002 CONSIDERATION: Collecting for - AT&T Broadband REMARKS:				\$74.00
ACCT #: 80501017063249262 Fingerhut 53 Mcleland Rd Saint Cloud, MN 56395		-	DATE INCURRED: 02/2000 CONSIDERATION: Charge Account REMARKS:				\$232.00
ACCT #: 80501019500914112 Fingerhut 53 Mcleland Rd Saint Cloud, MN 56395		-	DATE INCURRED: 04/2000 CONSIDERATION: Charge Account REMARKS:				\$223.00
			Total for this Page (Subtotal) :	<u> </u>			\$13,541.00
continuation sheets attached			Running Total				\$13,541.00
			rtanning rotar				ψ10,011100

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Jose Ojeda			CASE NO	

	Debtor			(If Known
Judy Ojeda		CHAPTER	13	
	Joint Debtor			

IN RE:

SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)

Continuation Sheet No. 1

Illinois Masonic Medical Center 386 W. Wellington ave. Chicago, IL 60657	CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	
Jefferson Capital Syst 16 Micleland Rd Saint Cloud, MN 56303 ACCT #: 123800749 Jefferson Capital Syst (original Credito 16 Micleland Rd Saint Cloud, MN 56303 ACCT #: 489056 Saint Cloud, MN 56303 ACCT #: 489056 Nationwide Acceptance 3435 N Cicero Ave Chicago, IL 60641 ACCT #: Norwegian American Hospital 135 S. LaSalle, Dept 2265 Chicago, IL 60674 ACCT #: DATE INCURRED: CONSIDERATION: Unsecured REMARKS: DATE INCURRED: CONSIDERATION: Unsecured REMARKS: DATE INCURRED: CONSIDERATION: Unsecured REMARKS: DATE INCURRED: CONSIDERATION: Medical REMARKS: \$0.00 ACCT #: DATE INCURRED: CONSIDERATION: Medical REMARKS: \$0.00 ACCT #: CONSIDERATION: Unsecured REMARKS: ACCT #: CONSIDERATION: Unsecured REMARKS: ACCT #: CONSIDERATION: Unsecured REMARKS: ACCT #: CONSIDERATION: Unsecured ACCT #: CONSIDERATION: ACCT #: CONSIDERATION: ACCT #: ACCT	ACCT #: Illinois Masonic Medical Center 836 W. Wellington ave. Chicago, IL 60657		-	CONSIDERATION: medical				\$0.00
CONSIDERATION: CONS	ACCT #: 0126659585 Jefferson Capital Syst 16 Mcleland Rd Saint Cloud, MN 56303		-	CONSIDERATION: Collecting for - Fingerhut				\$231.00
Nationwide Acceptance 3435 N Cicero Ave Chicago, IL 60641	ACCT #: 123800749 Jefferson Capital Syst (original Credito 16 Mcleland Rd Saint Cloud, MN 56303		-	CONSIDERATION: Collecting for - Fingerhut				\$222.00
Norwegian American Hospital 135 S. LaSalle, Dept 2265 Chicago, IL 60674 ACCT #: Peoples Energy 130 E. Randolph Dr. Chicago, IL 60687-6207 ACCT #: 805RJM01019500914 Rjm Acq Llc 575 Underhill Blvd Ste 2 Syosset, NY 11791 SACT #: 805RJM01019500914 Remarks: CONSIDERATION: medical REMARKS: DATE INCURRED: CONSIDERATION: Utility REMARKS: DATE INCURRED: CONSIDERATION: Utility REMARKS: DATE INCURRED: CONSIDERATION: Utility REMARKS: SACT #: 805RJM01019500914 Rjm Acq Llc S75 Underhill Blvd Ste 2 Syosset, NY 11791 SACT #: 805RJM01019500914 Remarks: CONSIDERATION: Medical REMARKS: DATE INCURRED: CONSIDERATION: Utility REMARKS: SACT #: 805RJM01019500914 Remarks: SACT #: 805RJM01019500914 Remarks: DATE INCURRED: CONSIDERATION: Utility Remarks: SACT #: 805RJM01019500914 Remarks: SACT #: 805RJM01019500914 Remarks: DATE INCURRED: CONSIDERATION: Utility Remarks: SACT #: 805RJM01019500914 Remarks: SACT #: 805RJM01019500914 Remarks: SACT #: 805RJM01019500914 Remarks: DATE INCURRED: CONSIDERATION: CONSIDERATION: Utility Remarks: SACT #: 805RJM01019500914 Re	ACCT #: 489056 Nationwide Acceptance 3435 N Cicero Ave Chicago, IL 60641		-	CONSIDERATION: Unsecured				\$617.00
Peoples Energy 130 E. Randolph Dr. Chicago, IL 60687-6207 ACCT #: 805RJM01019500914 Rjm Acq Llc 575 Underhill Blvd Ste 2 Syosset, NY 11791 S1,400.00 \$1,400.00 \$1,400.00 \$1,400.00 \$2004 CONSIDERATION: Utility REMARKS: DATE INCURRED: CONSIDERATION: CONSIDERATION: CONSIDERATION: CONSIDERATION: CONSIDERATION: CONSIDERATION: CONSIDERATION: CONSIDERATION: CONSIDERATION: THE CONSIDERATION: CONSIDERATION: CONSIDERATION: CONSIDERATION: THE CONS	ACCT #: Norwegian American Hospital 135 S. LaSalle, Dept 2265 Chicago, IL 60674	-	-	CONSIDERATION: medical				\$0.00
Rjm Acq Llc 575 Underhill Blvd Ste 2 Syosset, NY 11791 Syosset, NY 11791 Syosset, NY 11791 CONSIDERATION: Collecting for - Fingerhut/Axsys National Bank REMARKS: \$222.00	ACCT #: Peoples Energy 130 E. Randolph Dr. Chicago, IL 60687-6207		-	CONSIDERATION: Utility				\$1,400.00
Total for this Page (Subtotal) > \$2,692.00	ACCT #: 805RJM01019500914 Rjm Acq Llc 575 Underhill Blvd Ste 2 Syosset, NY 11791		-	CONSIDERATION: 63,2554 Collecting for - Fingerhut/Axsys National Bank				\$222.00
		<u> </u>	<u> </u>	Total for this Page (Subtotal)	>			\$2,692.00

Running Total >

\$16,233.00

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IN RF	Jose Oieda		Document	Page 14 of 29	
	Debt	or			nown)

Deptor	(
Judy Ojeda	CHAPTER 13
Joint Debtor	

SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)

Continuation Sheet No. 2

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: SBC Bill Payment Center Chicago, IL 60663-0001		-	DATE INCURRED: CONSIDERATION: Utility REMARKS:				\$800.00
ACCT #: Secretary of State Drivers Service Department Safety Responsibility Section Springfield, IL 62723		-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				\$0.00
ACCT #: St. Elizabeth Hospital 135 S. LaSalle, Dept. 1117 Chicago, IL 60674-1117		-	DATE INCURRED: CONSIDERATION: Medical REMARKS:				\$0.00
ACCT #: St. Mary of Nazareth Hospital 2233 W. Division St. Chicago, IL		-	DATE INCURRED: CONSIDERATION: medical REMARKS:				\$0.00
ACCT #: 61259131602045 Trasouth Fin 7809 W 159th St Tinley Park, IL 60477		-	DATE INCURRED: CONSIDERATION: Automobile REMARKS: 04/1998				\$3,898.00
ACCT #: 102317 Trust Rec Sv 541 Otis Bowen Dri Munster, IN 46321		-	DATE INCURRED: CONSIDERATION: 11/2002 CONSIDERATION: MED1ST ELIZABETHS HOSPITAL REMARKS:				\$50.00
ACCT #: 102139 Trust Rec Sv (original Creditor:med1st 541 Otis Bowen Dri Munster, IN 46321		-	DATE INCURRED: CONSIDERATION: COllecting for - MED1ST ELIZABETHS HOSPITAL REMARKS:				\$50.00
			Total for this Page (Subtotal):	 >	<u> </u>	<u> </u>	\$4,798.00

Running Total >

\$21,031.00

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Jose Ojeda CASE NO

Judy Ojeda

CHAPTER 13

SCHEDULE G (EXECUTORY CONTRACTS AND UNEXPIRED LEASES)

☑ Check this box if debtor has no executory contracts or unexpired leases.

✓ Check this box if debtor has no executory contra	
NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

INITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Jose Ojeda CASE NO

Judy Ojeda

CHAPTER 13

SCHEDULE H (CODEBTORS)

☑ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

JNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Jose Ojeda CASE NO

Judy Ojeda

CHAPTER 13

SCHEDULE I (CURRENT INCOME OF INDIVIDUAL DEBTOR(S))

Debtor's Marital	Dependents of Debtor and Spouse (Names, Ages and Relationships)				
Status	Name	Age Relationship	Name	Age	Relationship
	Julissa	13 Daughter			
Married	Jasmine	11 Daughter			
Employment	Debtor		Spouse		
Occupation	Machine Operator		homemake	ar	
Name of Employer	Crown's Metal		nomomane	,,	
How Long Employed	15 Years				
Address of Employer	765 S. Elmhurst				
	Villa Park, IL				
Income: (Estimate of ave	erage monthly income)			<u>DEBTOR</u>	SPOUSE
		ons (prorate if not paid monthly	')	\$1,984.67	\$0.00
Estimated monthly overtime	е			\$0.00	\$0.00
SUBTOTAL LESS PAYROLL DEDUCT	TIONS			\$1,984.67	\$0.00
	des social security tax if E	3. is zero)		\$118.34	\$0.00
B. Social Security Tax		,		\$143.26	\$0.00
C. Insurance				\$112.28	\$0.00
D. Union dues				\$0.00	\$0.00
E. Retirement				\$0.00	\$0.00
F. Other (specify)				\$0.00	\$0.00
G. Other (specify)			\$0.00	\$0.00	
SUBTOTAL OF PAYR	OLL DEDUCTIONS			\$373.88	\$0.00
TOTAL NET MONTHLY TA	KE HOME PAY			\$1,610.79	\$0.00
Regular income from opera	ation of business or profe	ssion or farm (attach detailed s	tmt)	\$0.00	\$0.00
Income from real property				\$0.00	\$0.00
Interest and dividends				\$0.00	\$0.00
Alimony, maintenance or support payments payable to debtor for the debtor's use or that of the dependents listed above			or	\$0.00	\$0.00
Social Security or other government assistance (specify)				\$0.00	\$579.00
Pension or retirement income			\$0.00	\$0.00	
Other monthly income (specify below)				# 0.00	
_				\$0.00 \$0.00	\$0.00 \$0.00
2 3.				\$0.00 \$0.00	\$0.00 \$0.00
TOTAL MONTHLY INCO	OME			\$1,610.79	\$579.00

TOTAL COMBINED MONTHLY INCOME \$2,189.79

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

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IN RE: Jose Ojeda CASE NO

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CHAPTER 13

SCHEDULE J (CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S))

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. If box is checked, com schedule of expenditures labeled "Spouse."	plete a separate
Rent or home mortgage payment (include lot rental for mobile home) Are real estate taxes included? Yes No Is property insurance included? Yes No	\$750.00
Utilities: Electricity and heating fuel	\$160.00
Water and sewer Telephone Other:	\$60.00
Home maintenance (repairs and upkeep) Food Clothing Laundry and dry cleaning Medical and dental expenses (not covered by insurance) Transportation (not including car payments) Recreation, clubs and entertainment, newspapers, magazines, etc. Charitable contributions	\$400.00 \$100.00 \$50.00 \$50.00 \$200.00 \$70.00
Insurance (not deducted from wages or included in home mortgage payments) Homeowner's or renter's Life Health Auto Other:	\$128.00
Taxes (not deducted from wages or included in home mortgage payments) Specify:	
Installment payments: (In Chapter 12 and 13 cases, do not list payments included in the plan) Auto Other: Other: Other: Alimony, maintenance, and support paid to others	
Payments for support of additional dependents not living at debtor's home Regular expenses from operation of business, profession, or farm (attach detailed statement) Other: Other:	
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$1,968.00
[FOR CHAPTER 12 AND 13 DEBTORS ONLY] Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, o interval.	r at some other regular
A. Total projected monthly income B. Total projected monthly expenses (including separate spouse budget if applicable) C. Excess income (A minus B) D. Total amount to be paid into plan each <i>Monthly</i> (interval)	\$2,189.79 \$1,968.00 \$221.79 \$220.00

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IN RE: Jose Ojeda CASE NO

Judy Ojeda

CHAPTER 13

SUMMARY OF SCHEDULES

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$0.00		
B - Personal Property	Yes	4	\$4,660.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$8,625.00	
E - Creditors Holding Unsecured Priority Claims	Yes	2		\$2,410.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		\$21,031.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$2,189.79
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$1,968.00
Total Number of ALL S	of Sheets Schedules >	16			
	Total	Assets >	\$4,660.00		
			Total Liabilities >	\$32,066.00	

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IN RE: Jose Ojeda CASE NO

Judy Ojeda

CHAPTER 13

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the sheets, and that they are true and correct to the best of	he foregoing summary and schedules, consisting of my knowledge, information, and belief.	17
Date <u>02/01/2005</u>	Signature // // // // // // // // // // // // //	
Date <u>02/01/2005</u>	Signature /s/ Judy Ojeda Judy Ojeda	
	[If joint case, both spouses must sign.]	

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Jose Ojeda

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CASE NO

CHAPTER 13

STATEMENT OF FINANCIAL AFFAIRS

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE (if more than one)

\$1,900.00 2005

\$20,000.00 2004

\$25,000.00 2003

2. Income other than from employment or operation of business

None

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

None

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

None

✓

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

✓

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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IN RE: Jose Ojeda Judy Ojeda CASE NO

CHAPTER 13

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 1

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

 $\overline{\mathbf{A}}$

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None

✓

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 02/01/2005

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY \$0.00

NAME AND ADDRESS OF PAYEE Robert J. Adams & Associates 125 S Clark St Ste 1810 Chicago, IL 60603

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Jose Ojeda

CASE NO

Judy Ojeda

CHAPTER 13

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 2

10. Other transfers

petition is not filed.)

None

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint

11. Closed financial accounts

None

✓

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

None

✓

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Jose Ojeda

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Judy Ojeda

CHAPTER 13

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material.

Indicate the governmental unit to which the notice was sent and the date of the notice.

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Jose Ojeda

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Judy Ojeda

CHAPTER 13

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 4

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. Section 101.

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within the two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

None

b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

None

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the two years immediately preceding the commencement of this case by the debtor.

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CASE NO

CHAPTER 13

STATEMENT OF FINANCIAL AFFAIRS

None 🗹	20. Inventories a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.
None	b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.
None	21. Current Partners, Officers, Directors and Shareholders a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.
None	b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.
None	22. Former partners, officers, directors and shareholders a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.
None	b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.
None	23. Withdrawals from a partnership or distributions by a corporation If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.
None	24. Tax Consolidation Group If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the six-year period immediately preceding the commencement of the

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Jose Ojeda

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CHAPTER 13

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 6

25. Pension Funds

None

✓

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the six-year period immediately preceding the commencement of the case.

DECLARATION CONCERNING DEBTOR'S STATEMENT OF FINANCIAL AFFAIRS

· · · · · · · · · · · · · · · · · · ·	e answers contained in the foregoing statement of financial affairs and anysheets, and that they are true and correct.	
Date <u>02/01/2005</u>	Signature of Debtor	/s/ Jose Ojeda Jose Ojeda
Date <u>02/01/2005</u>	Signature of Joint Debtor (if any)	/s/ Judy Ojeda Judy Ojeda

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. Sections 152 and 3571

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Jose Ojeda CASE NO

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CHAPTER 13

NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

Chapter 7: Liquidation (\$209.00 filing fee)

Debtor(s)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
- 2. In a Chapter 7 case, a trustee secures for the bankruptcy estate all your assets which the trustee may obtain under the applicable provisions of the Bankruptcy Code. You may claim certain of your property exempt under governing law. The trustee may then liquidate the non-exempt property as necessary and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
- 3. The purpose of filing a Chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
- 5. Under certain circumstances you may keep property that you have purchased subject to a valid security interest. Your attorney can explain the options that are available to you.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$194.00 filing fee)

- 1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for Chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under Chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period of time allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
- 3. Under Chapter 13, unlike Chapter 7, you may keep all of your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
- 4. After completion of payments under your plan your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long-term secured obligations.

Chapter 11: Reorganization (\$839.00 filing fee)

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a Chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer (\$239.00 filing fee)

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to Chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

ACKNOWLEDGEMENT

I hereby certify that I have read this notice on this 1st	day ofFebruary	
/s/ Jose Ojeda	/s/ Judy Ojeda	
Jose Ojeda	 Judy Ojeda	

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Debtor(s) CHAPTER 13

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

	DISCLUSURE OF COM	IPENSATION OF ATTORNE	T FOR DEBIOR	
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr that compensation paid to me within one year b services rendered or to be rendered on behalf of is as follows:	efore the filing of the petition in bankru	ptcy, or agreed to be paid to me, for	
	For legal services, I have agreed to accept:	<u>-</u>	\$2,410.00	
	Prior to the filing of this statement I have receive	ed: _	\$0.00	
	Balance Due:	<u>-</u>	\$2,410.00	
2.	The source of the compensation paid to me was Debtor Other (s			
3.	The source of compensation to be paid to me is			
	☑ Debtor ☐ Other (s)	specify)		
 I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm. 				
	☐ I have agreed to share the above-disclosed associates of my law firm. A copy of the agreement compensation, is attached.			
5.	In return for the above-disclosed fee, I have agra. Analysis of the debtor's financial situation, arbankruptcy; b. Preparation and filing of any petition, scheduc. Representation of the debtor at the meeting	nd rendering advice to the debtor in de ules, statements of affairs and plan whi	termining whether to file a petition in ch may be required;	
6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:				
		CERTIFICATION		
I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.				
	02/01/2005	/s/ Robert J. Adams & Associate	es	
	Date	Robert J. Adams & Associates Robert J. Adams & Associates 125 S. Clark, Ste. 1810 Chicago, IL 60603 Phone: (312) 346-0100 / Fax: (312)	Bar No. 0013056	